

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Kris Gagnon	)	
	)	
Application No.: 10/709,184	)	Group Art Unit: 4143
	)	
	)	Examiner: Michael D. Cranford
	)	
Filed: April 20, 2004	)	Confirmation No.: 3183
	)	
Title: METHOD AND SYSTEM TO MANAGE	)	
A CREDIT PORTFOLIO AND TO	)	
TRIGGER CREDIT ACTIONS	)	

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Mail Stop: Amendment  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

*AMENDMENT UNDER 37 CFR §1.111*

Sir:

In response to the Office Action dated as mailed April 29, 2008, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 12 of this paper.